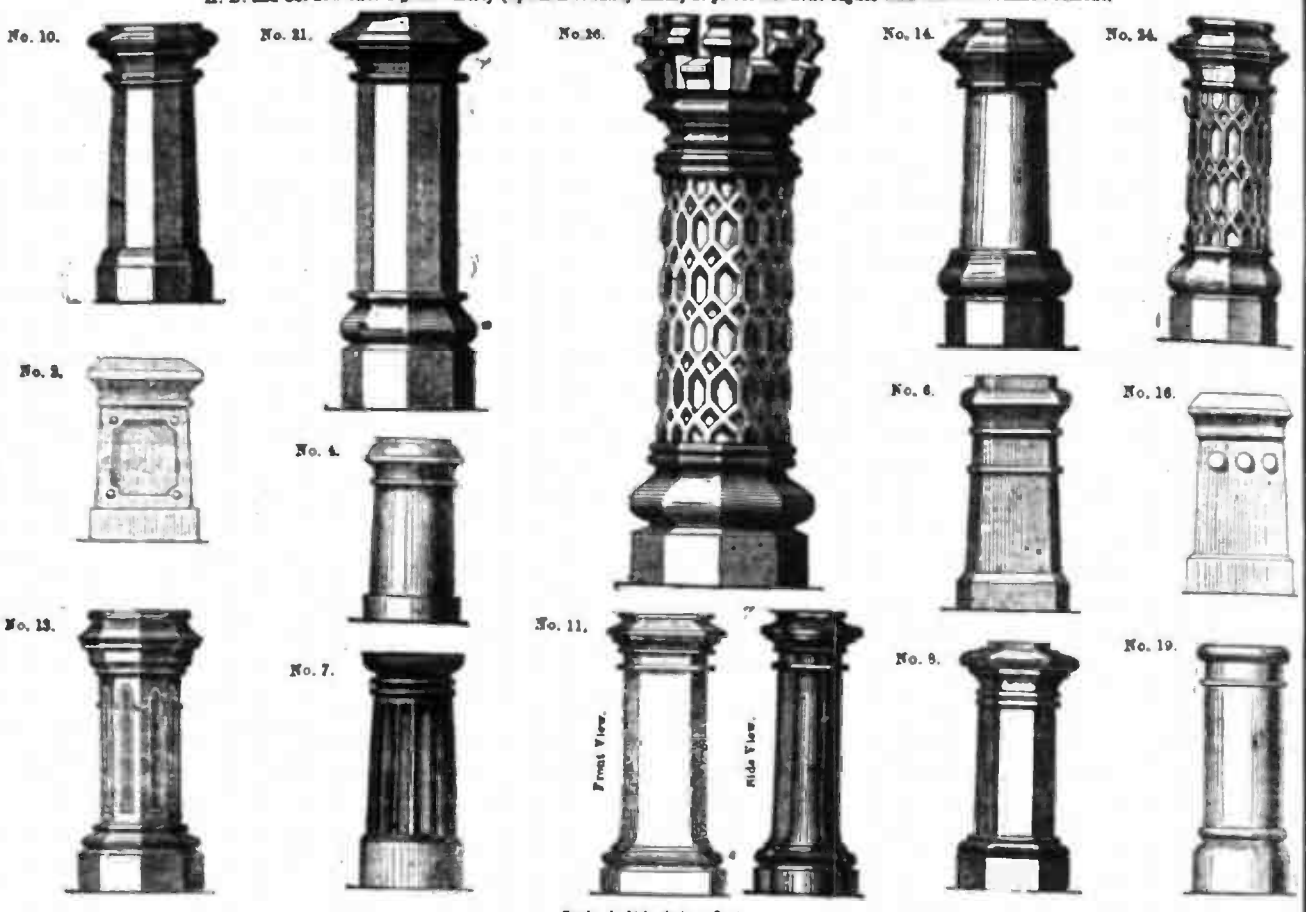
HENRY DOULTON AND CO.'S TERRA COTTA CHIMNEY-TOPS,

HIGH-STREET, LAMBETH, LONDON.

THESE CHIMNEY-TOPS being vitrified, are absolutely IMPERISHABLE, and will retain their freshness and sharpness unimpaired by time and exposure to the weather. H. D. and Co. now offer a great variety (upwards of thirty kinds) at prices but little higher than those of common cement.



Scale, half-inch to a foot.

TERRA COTTA VASES, PENDANT BASKETS, ORNAMENTAL GARDEN POTS, &c.—Drawings and Prices on application.

MERCHANT'S & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY.

TRUSTEES.

Jeffery Smith, esq. | David Ferrabee, esq.
Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.

Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers who find it inconvenient, to pay their premiums as they fall due, may have a credit on application to the board.

Loans granted on personal and other securities, in connection with life assurance. BONUS

The following table shows the Bonuses declared on Policies effected with this Society prior to 5th March last:—

No. of premium paid	Age when assured.	Annual premium.	Sum assured.	Bonus added.	Amount now assured.
		£ s. d.	£	£ s. d.	£ s. d.
5	30	45 19 8	1,000	204 12 0	1,204 12 0
4	30	35 12 8	1,000	63 0 0	1,063 0 0
3	30	24 15 0	1,000	43 14 5	1,043 14 5

GEORGE THOMSON, Manager.
3, Chatham-pl. Blackfriars. THOS. MUSGRAVE, Secretary.

PROVIDENT LIFE OFFICE, 50, REGENT-STREET; CITY BRANCH: 3, ROYAL EXCHANGE BUILDINGS. Established 1806.

Invested Capital, £1,321,761.
Annual Income, £153,000. Bonuses Declared, £748,000.
Claims paid since the establishment of the Office, £2,027,778.

PRESIDENT.

The Right Honourable Earl GREY.

DIRECTORS.

William Henry Stone, esq. Chairman.
Henry R. Alexander, esq. Deputy-Chairman.

Henry Bleecke Churchill, esq.	Basil Oliviera, esq. M.P., F.R.S.
George Deare, esq.	William Ostler, esq.
William Judd, esq.	Apsley Pellatt, esq. M.P.
Sir Richard D. King, bart.	George Round, esq.
The Hon. Arthur Kinnaird, M.P.	The Rev. James Sherman.
Thomas Meagham, esq.	Frederick Squire, esq.

J. A. Beaumont, esq. Managing Director.
PHYSICIAN—John Mactaus, M.D. F.R.S. 15, Upper Montague-street, Montague-square.

Nineteen-twentieths of the profits are divided among the insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£	£ s. d.	£ s. d.
1808	5,000	79 16 10 extinguished.	1,228 9 6
1811	1,000	23 19 8 ditto	221 17 6
1818	1,000	24 16 10 ditto	114 15 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
891	1807	500	902 12 1	1,202 12 1
1174	1810	1,000	1,199 5 6	2,199 5 6
2803	1829	5,000	3,189 17 6	8,189 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 50, Regent-street.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY. Incorporated by Special Act of Parliament, 16 Vict. c. 28. Head Office, 28, ST. ANDREW-SQUARE, EDINBURGH.

The Report by the Directors to the TWENTY-FIRST ANNUAL MEETING, held on 4th May, showed the following to be the position of this Society:—

The Sums Assured amounted to	£3,787,320
The Annual Revenue	138,970
And the Accumulated Fund	998,331

Large Additions have been made to Policies. For example, a Policy for 1,000l. dated 1st March, 1838, becoming a claim after payment of the premium in the present year, would receive 1,516l.; and policies of later date in proportion.

The next Triennial Allocation takes place on 1st March, 1853, when an additional Bonus will be declared.

POLICIES RENDERED INDISPUTABLE. The Directors have arranged that Policies may, under certain conditions, be declared indisputable on any ground whatever, after being of five years' endurance, and the Assured be entitled to travel or reside beyond the limits of Europe, without payment of extra premium for such travelling or residence.

ROBERT CHRISTIE, Manager.

*** Medical Referees paid by the Society.

Forms of Proposal, and all other information, may be had (free) on application at the Society's Office, 126, Bishopsgate-street (corner of Cornhill), London. WILLIAM COOK, Agent.

REDUCED PRICES.—EDWARD SIMMS (late William Cleaver), of Wilton-road, Pimlico Basin, begs to acquaint Builders and the Trade that he has now on hand, at his Manufactory (the first of its kind ever established), a very large Assortment of Dry and Well-seasoned OAK and DEAL PREPARED FLOORING BOARDS and MATCH BOARDING of all sorts, from ¼ inch to 1¼ inch thick, planed to a parallel width and thickness, and at greatly Reduced Prices. Also, Timber, Deals, Oak Planks, Scantlings, Sash Stiles, Mouldings prepared by Machinery, Laths, &c.—Apply as E. SIMMS'S (late W. Cleaver's) Flooring Manufactory, Wilton-road, Pimlico Basin.

PREPARED FLOORING.—ALFRED ROSLING begs to call the attention of Builders and Consumers generally to his STOCK of BOARDS, prepared in the best possible manner, and fit for present use; their superiority to the floor-boards generally sold being sufficiently evinced by the greatly increased demand. A. ROSLING is in a position to offer every description of Baltic and other deals imported into this country at the lowest possible price consistent with fair trading; and begs to solicit the orders of those who have not as yet favoured him, feeling assured he can offer them advantages which they will appreciate.—Southwark-bridge Wharf, Bankside.

ENGLISH and FOREIGN TIMBER and DEALS, of any length and scantling.

Oak and Ash, from 8s. 6d. to 1l. 2s. per foot cube; Sash Stiles, 9d.
1 inch Yellow or White Batten Floor boards, prepared, 12s. 6d. to 14s. 6d. per square. 1 inch ditto, 13s. to 17s. 6d. per square.
Yellow Deals, from 8s. 6d. to 6l. each. Planks, from 8l. per hundred.
Dantzig Timber, from 6l. 5s. per load, and all other descriptions at equally low prices for cash.
Apply to Mr. MAY, 30, Leadenhall-street.

MOULDINGS BY MACHINERY.—ARCHBUTT and ATKINSON have just published a new and enlarged list, containing nearly 300 diagrams of Mouldings, with prices attached, lower than any ever yet offered. A copy will be forwarded on receipt of four penny postage stamps. Also, SEASONED FLOORING.

Timber, Planks, Deals, Battens, Scantling, Sash-stiles, &c. at equally low prices.

TERMS CASH. Saint Panerus Sawing, Planing, and Moulding Mills, Camden-bridge, Old Saint Pancras-road, close to the Goods Terminus of the Great Northern Railway.

TO BUILDERS AND OTHERS.

SEASONED WOODS by the Patent Desiccating Process for SALE, at E. I. FULLER'S Depôt, 2, Wharf-road, City-road. Spanish and Honduras Mahogany, Wainscot, Horuberm, Limetree, Birch, Beech, and Veneers. Flooring and Match Boards, &c.

MUIR'S PATENT PLANING MACHINE.

SAW MILLS, GILLINGHAM-STREET, PIMLICO.

TIMBER of any size, PLANKS, DEALS, and BATTENS, &c. sawn on the most approved principle. Boards, &c. prepared, matched, and grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods fetched from the docks and carted home free of charge.

Address to HENRY SOUTHAM,
Saw Mills, Gillingham-street, Pimlico.
N.B. Estimates given for Sawing and Planing.

THE GENERAL WOOD-CUTTING COMPANY, TIMBER WHARF, SAWING, PLANING, AND MOULDING MILLS, Belvedere-road, Lambeth, near Waterloo-bridge,

are prepared to supply timber and deals, &c. cut and uncut, to any extent, at the current prices of the day. They keep a large stock of WELL-SEASONED FLOORING and MATCH BOARDS, which, being manufactured by themselves, they offer at the lowest remunerating profit. Buyers of timber, &c. from the country will find their extensive saw mills a convenience for the immediate conversion of their purchases to any purpose which may suit them.

The Company beg leave to call the attention of the trade to their NEW MOULDING LIST, the largest ever published, and to state that, in addition to the numerous patterns therein delineated, their machinery enables them to execute every description of mouldings, from drawings, &c. with an accuracy and despatch which must insure satisfaction.

The moulding list, containing nearly 300 diagrams, with prices attached, may be had at the mills, or shall be forwarded on receipt of six postage stamps (the amount of the postage thereon).

DURRAND'S "BONDED and SUPPERANCE WHARF" TIMBER-PRESERVING WORKS, ROTHERHITHE.—BETHELL'S process consists in preparing timber with creosote, or oil of tar, and is particularly applicable for Railway Sleepers, Bridge Timber, Telegraph Posts, Piers, Docks, Harbours, &c.; and the Outside Planking of Ships and Barges. And also for use in the colonies, as being perfectly impervious to the attacks of all land or marine insects. PAYNE'S, Sir W. BURNETT'S, and MARGARY'S processes, in addition to their preservative properties, are likewise non-combustible, and are, consequently, adopted in her Majesty's Dock Yards, as a preventive of fire in Ship Building; and are also extensively used in Home, Farm, and general Building.

Extensive and most complete Machinery for the application of the above processes has been erected on these premises, which, being close to the grand Timber Depôt of the Docks, are advantageously situated for land conveyance, or re-shipment; and from possessing Sufferance Privileges, are, consequently, equally applicable for Colonial and Foreign Trade.

Scale of charges and every particular of P. ET QUINTIN, Superintendent, on the Wharf; or at Mr. BURT'S Office, 3, Charlotte-row, Mansion-house, City.

HEAL and SON'S EIDER DOWN QUILTS are made in Three Varieties.—The Bordered Quilt, the Plain Quilt, and the Duvet. The Bordered Quilt is in the usual form of Bed Quilts, and is a most elegant and luxurious article. The Plain Quilt is smaller, and is useful as an extra covering on the Bed, as a wrapper in the Carriage, or on the Couch. The Duvet is a loose Case filled with Eider Down, as in general use on the Continent.

List of Prices and Sizes sent free by post, on application at HEAL and SON'S Bedding Factory, 196, Tottenham Court-road.

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